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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-20 (Canceled)

21. (Withdrawn-Currently Amended) A computerized system for distributing spending vehicles comprising:

a tax refund payment from a governmental entity;

an individual entitled to receive tax refund payment of said tax refund;

a spending vehicle offered by a sponsor to said individual in exchange for

at least a portion of said tax refund payment;

~~a sponsor of said spending vehicle~~; and

~~an assignment of the right to receive at least a portion of said tax refund payment of said tax refund from said individual to said sponsor in exchange for issuing said spending vehicle to said individual,~~

~~wherein information associating said payment with said spending vehicle from said sponsor is stored in and retrieved from a computer to facilitate processing of said spending vehicle and said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said tax refund payment of said tax refund said governmental entity is notified electronically to transfer said at least said~~

portion of said tax refund payment to said sponsor, and said at least said portion of said tax refund payment is received by said sponsor.

22. (Withdrawn-Currently Amended) The system of claim 21, wherein said-the amount of said spending vehicle is equal to the value of said assignment of said right to receive said tax refund payment of said tax refund.
23. (Withdrawn-Currently Amended) The system of claim 21, wherein said-the amount of said spending vehicle exceeds the value of said assignment of said right to receive said tax refund payment of said tax refund.
24. (Withdrawn-Currently Amended) The system of claim 21, wherein said-the amount of said spending vehicle is less than the value of said assignment of said right to receive said tax refund payment of said tax refund.
25. (Withdrawn) The system of claim 21, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.
26. (Withdrawn) The system of claim 21, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.
27. (Currently Amended) A computerized system for distributing spending vehicles comprising:

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a payment due from a governmental entity;
an assignable right to receive said payment from said governmental entity,
said assignable right held by an individual;
a spending vehicle offered by a third party sponsor to said individual in
exchange for at least a portion of said individual's right to receive said payment
due;
an assignment of at least a portion of said individual's right to receive said
payment to said third party sponsor in exchange for said spending vehicle, said
assignment prepared by one of said third party sponsor and a fourth party
assignment facilitator;
wherein information associating said payment with said spending vehicle
from said third party sponsor is stored in and retrieved from a computer to
facilitate processing of said spending vehicle and said spending vehicle is issued
to said individual in an amount for spending by said individual of at least said at
least a portion of said payment, said governmental entity is electronically notified
to transfer said at least a portion of said payment to one of said third party
sponsor and said fourth party assignment facilitator, and said at least a portion of
said payment is received by said third party sponsor.

28. (Withdrawn-Currently Amended – Currently Amended) The system of claim 27,
wherein said amount of said for spending vehicle by said individual is equal to the value
of said assignment of said right to receive said at least a portion of said payment related
to said tax refund.

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29. (Currently Amended) The system of claim 27, wherein said amount of said for spending vehicle-by said individual exceeds the value of said assignment of said right to receive said at least a portion of said payment.

30. (Withdrawn – Currently Amended) The system of claim 27, wherein said amount of said for spending vehicle-by said individual is less than the value of said assignment of said right to receive said at least a portion of said payment related to said tax refund.

31. (Currently Amended) The system of claim 27, wherein information associating said payment with said spending vehicle has a financial component for storing positive value in the amount of said spending vehicle, and is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

32. (Withdrawn) The system of claim 27, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

33. (Withdrawn-Currently Amended-Currently Amended) A computerized system for distributing spending vehicles comprising:

a payment from a governmental entity to an individual entitled to receive said payment;
an individual entitled to receive said payment;

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a spending vehicle offered by a sponsor to said individual in exchange for at least a portion of said payment from said entity;

a computer for storing information regarding said individual, said payment from said entity to said individual, said spending vehicle, and said sponsor of said spending vehicle to facilitate issuing said spending vehicle to said individual and transferring at least a portion of said payment from said entity to said sponsor wherein said transfer is accomplished by electronically notifying said entity to transfer at least of portion of said payment to said sponsor.

a sponsor of said spending vehicle; and

an assignment of the right to receive at least a portion of said payment from said individual to said sponsor,

wherein said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said at least a portion of said payment.

34. (Withdrawn-Currently Amended) The system of claim 33, wherein said the amount of said spending vehicle is equal to the value of said assignment of said right to receive said at least a portion of said payment accepted by said sponsor in exchange for said spending vehicle.

35. (Withdrawn-Currently Amended) The system of claim 33, wherein said the amount of said spending vehicle exceeds the value of said assignment of said right to receive said at least a portion of said payment accepted by said sponsor in exchange for said spending vehicle.

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36. (Withdrawn-Currently Amended) The system of claim 33, wherein said the amount of said spending vehicle is less than the value of ~~said assignment of said right to receive said~~ at least a portion of said payment accepted by said sponsor in exchange for said spending vehicle.

37. (Withdrawn-Currently Amended) The system of claim 33, wherein said payment from a ~~government~~ said entity is a periodic payment from said ~~government~~ entity.

38. (Withdrawn-Currently Amended) The system of claim 33, wherein said payment from a ~~government~~ said entity is selected from the group consisting of a government entitlement payment, a government benefit payment, a tax refund, a Social Security payment, a Medicare payment, a Medicaid payment, a railroad retirement annuity payment, a government payroll payment, and a farm program payment.

39. (Withdrawn) The system of claim 33, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, a e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

40. (Withdrawn) The system of claim 33, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

41. (Withdrawn-Currently Amended) A computerized method for allocating a payment to a spending vehicle comprising:

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- a) creating a plurality of spending vehicles for a sponsor, said spending vehicles offered to individuals in exchange for at least a portion of a payment from a payor;
- b) purchasing from said sponsor for a lump sum payment said plurality of spending vehicles;
- c) receiving from an individual a right to receive a payment from a payor and a selection of a spending vehicle from said plurality of spending vehicles; and
- d) storing in a computer information regarding said sponsor of said spending vehicles, said individual, said payment from said payor, and said selection of said spending vehicle,
- e) providing at least one of said plurality of spending vehicles issuing said selected spending vehicle to said individual in exchange for said right to receive said payment from said payor;
- f) notifying said payor electronically to transfer at least a portion of said payment to said sponsor; and
- g) transferring electronically at least a portion of said payment from said payor to said sponsor.

42. (Withdrawn) The method of claim 41 wherein purchasing from said sponsor for a lump sum payment said plurality of spending vehicles comprises purchasing said plurality of spending vehicles at less than the total face value of said plurality of spending vehicles.

43. (Withdrawn-Currently Amended) The method of claim 41 wherein providing at least one of said plurality of spending vehicles issuing said selected spending vehicle to

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said individual comprises providing issuing to said individual a spending vehicle with a face value greater than said payment from said individual.

44. (Withdrawn) The method of claim 41 wherein receiving from an individual a right to receive a payment comprises providing payment information comprising the individual's name and account information.

45. (Withdrawn-Currently Amended) The method of claim 41 further comprising activating said ~~at least one of said plurality of spending vehicles~~ vehicle when said payment from said individual payor is received by said sponsor.

46. (Withdrawn-Currently Amended) The method of claim 41 further comprising providing a time limit for using said ~~at least one of said plurality of spending vehicles~~ selected spending vehicle.

47. (Withdrawn) The method of claim 46 further comprising imposing a service charge if said time limit expires before said spending vehicle is used.

48. (Withdrawn) The method of claim 41 wherein said sponsor is selected from the group consisting of a retailer, a manufacturer, a service provider, a financial institution, a wholesaler, a distributor, an entertainment entity, a travel entity, a publisher, a governmental entity, and an insurance institution.

49. (Withdrawn) The method of claim 41 wherein said payment is selected from the group consisting of a tax refund, a social security payment, an aid to dependent children payment, an IRA distribution, a 401(k) distribution, a savings plan dividend, an investment plan dividend, and a payroll check.

50. (Withdrawn) The method of claim 41 wherein said at least one of said plurality of spending vehicles is selected from the group consisting of a credit card, a debit card, a

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cash card, a checking card, a spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.